

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephanie Ann Swetter-Jones  
Debtor

Case No. 19-05304-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 27, 2025

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:**

Recip ID	Recipient Name and Address
db	Stephanie Ann Swetter-Jones, 7818 State Route 374, Clifford Township, PA 18470-7350
5281573	Geisinger CMC, PO Box 983142, Boston, MA 02298-3142
5281574	Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
5281576	PA Dept of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
5281577	Penn Radiology King of Prussia, 916 S 14th St, Harrisburg, PA 17104-3425
5281564	Swetter-Jones Stephanie Ann, 7818 State Route 374, Clifford Township, PA 18470-7350

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 27 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5298060	EDI: BANKAMER	Mar 27 2025 22:45:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5281566	EDI: BANKAMER	Mar 27 2025 22:45:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
5281567	EDI: TSYS2	Mar 27 2025 22:45:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5289486	+ EDI: CRFRSTNA.COM	Mar 27 2025 22:45:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5288292	EDI: CAPITALONE.COM	Mar 27 2025 22:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5281568	EDI: CAPITALONE.COM	Mar 27 2025 22:45:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5281569	EDI: WFNNB.COM	Mar 27 2025 22:45:00	Ccb/boscovs, PO Box 182120, Columbus, OH 43218-2120
5303141	EDI: CITICORP	Mar 27 2025 22:45:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5281570	EDI: WFNNB.COM	Mar 27 2025 22:45:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
5281571	EDI: CRFRSTNA.COM	Mar 27 2025 22:45:00	Credit First N A, PO Box 81315, Cleveland, OH 44181-0315
5281572	Email/Text: KSMITH@DURHAM-DURHAM.COM	Mar 27 2025 18:45:00	Durham & Durham LLP, 5665 New Northside Dr Ste 340, Atlanta, GA 30328-5834
5281575	EDI: IRS.COM	Mar 27 2025 22:45:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

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5303154	EDI: JEFFERSONCAP.COM	Mar 27 2025 22:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5281565	Email/Text: mylawyer@jpplaw.com	Mar 27 2025 18:45:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5297570	+ Email/Text: pasi_bankruptcy@chs.net	Mar 27 2025 18:44:00	Moses Taylor Hospital, C/O PASI, P.O. Box 188, Brentwood, TN 37024-0188
5281576	^ MEBN	Mar 27 2025 18:42:38	PA Dept of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
5302379	EDI: PRA.COM	Mar 27 2025 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5284372	EDI: PENNDEPTREV	Mar 27 2025 22:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5300525	EDI: Q3G.COM	Mar 27 2025 22:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5281578	EDI: CITICORP	Mar 27 2025 22:45:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5281579	EDI: SYNC	Mar 27 2025 22:45:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
5282166	^ MEBN	Mar 27 2025 18:42:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299339	EDI: AIS.COM	Mar 27 2025 22:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2025 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Stephanie Ann Swetter-Jones MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 Stephanie Ann Swetter-Jones

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6161

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-05304-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie Ann Swetter-Jones  
aka Stephanie Swetter, aka Stephanie A.  
Swetter, aka Stephanie A. Jones, aka Stephanie  
Ann Swetter, aka Stephanie Ann Jones, aka  
Stephanie A. Swetter-Jones, aka Stephanie  
Swetter-Jones, aka Stephanie Jones

**By the  
court:**3/27/25

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**